

TIMELY OPPORTUNITY FOR DEFERRED COMPENSATION

By Brian E. Keeler
Chief of Employee Benefits

Section 457 of the Internal Revenue Code gives public employees the opportunity to establish a supplemental retirement plan that has many tax advantages. This program is called deferred compensation.

The State of Rhode Island sponsors a deferred compensation plan, thereby permitting you as a State employee the opportunity to enjoy this important benefit. Simply stated, the deferred compensation plan allows you to save money out of your paycheck and to postpone the payment of taxes until a later date. Now you can save money and not pay taxes on your savings until you receive the proceeds. Additionally, you pay no taxes on the growth credited to your savings until you actually receive the money.

This valuable benefit continues to be available to you in addition to the other fringe benefits the State provides. The purpose of the plan is to provide a convenient method of accumulating money through payroll deduction for future use to meet individual objectives such as:

- Increased financial independence
- Supplemental retirement income
- The possibility to accumulate more money than after-tax savings methods
- A reduction in current tax liability

The plan is not intended for savings and investments of a short-term nature since monies deferred are generally not available unless you terminate employment, retire, or experience an unforeseen financial emergency.

Moreover, you should not consider enrolling if any of the following are true:

- You do not have a regular savings account sufficient to meet short-term needs of minor emergencies.
- You cannot afford to invest part of your salary on a long-term basis, or
- You expect to have more taxable income after retirement than you have at present.

Here's an example of how after-tax savings compare to pre-tax savings under Deferred Compensation:

(Continued on page 12)

WOMEN SWEEP LOCAL UNION ELECTION



Front row, L to R: Linda Riendeau, President; Gail McNamee, Vice-President; Carl Taglianetti, Treasurer; Gail Woodward, Secretary.

Back row, L to R: Bobby Baxter, Barbara Masterson, Eileen Hall, Frank White, Jane Bradshaw, Executive Board; Eileen Moniz and Eileen Chece, Trustees. Missing is Tom O'Donnell, Trustee.

In a recent election that boasted an unprecedented 73% voter turn out, the 600-member Local 2448 of Rhode Island Council 94, representing the Department of Administration, voted in a new slate of officers largely made up of women who garnered all the top posts with the exception of treasurer. Women also dominate the executive board and the trustees.

Council 94's second largest local is now run by eight women — a first, that includes president, vice-president and secretary, three executive board members and two trustees.

Men candidates won the treasurer's spot, one trustee and two executive board positions.

The following is the make-up of Local 2448's new leadership: President: LINDA RIENDEAU; Vice-President: GAIL MCNAMEE; Treasurer: CARL TAGLIANETTI; Secretary: GAIL WOODWARD. Executive Board: EILEEN HALL, FRANK WHITE, BARBARA MASTERSON, BOB BAXTER and JANE BRADSHAW. Trustees: HOLLY MONIZ, EILEEN CHECE and TOM O'DONNELL.

When asked why they ran for union office, all expressed a common theme: a desire for change.

"I was tired of fighting the 'Old Boy' system. I didn't

(Continued on page 12)



FROM THE OFFICE OF THE GOVERNOR Executive Orders

No.	Date	Subject
92-12	5-18-92	Orders the implementation of Workers' Compensation reforms by all State agencies, boards and commissions.
92-13	6-2-92	Establishes the Rhode Island State House Restoration Society to solicit and accept tax-exempt contributions to be used exclusively for the restoration and preservation of the State House.
92-14	6-10-92	Indemnifies members of the Tall Ships Committee and their agents and other representatives, against potential liability claims and judgments arising out of the performance of their duties by declaring them to be agents of the Governor.

For more information or copies of Executive Orders, contact Kathy, the Office of the Executive Counsel, 277-2080, Ext. 258.

"YOUR BUCKS WILL COUNT"



John Robinson, Director of the Department of Employment and Training, has been named Chairman of the 1992 State Employees Charitable Appeal. Looking to an early September Kickoff, Mr. Robinson convened the Campaign Committee on June 11, to begin planning this year's drive. More than 50 people, from a diverse cross-

section of the state's workforce, participated in what one committee member described as a "roundtable brainstorming" session. The group reviewed what worked last year and offered new ideas to try this year. The feeling was confident and optimistic that this will be the best campaign ever.

"The 1992 SECA will afford state employees the most

pRide

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GENERAL HOSPITAL ANNOUNCES 1992 NURSE AND LPN OF THE YEAR

The state-operated General Hospital (MHRH) at the Rhode Island Medical Center has announced the selection of Suzanne Maynard, R.N. of Coventry, as 1992 Nurse of the Year, and Ann M. Coccio, LPN of Cranston as LPN of the Year.



Suzanne Maynard "has been a dedicated hospital employee since 1969, and is presently the leader of the Multi-Disciplinary Care Planning Team, and serves on the hospital's Nursing Policy and Procedures Committee."

She was chosen by her peers for her "exemplary adherence to the highest standards of nursing care. She is respected for always executing her responsibilities in a professional manner, and is admired by patients and staff for her cheerful demeanor."

The award recognizes that nurse who, through conduct at work, exemplifies professional excellence as well as compassion for the hospital's patients.

Ann M. Coccio has been a hospital employee for nineteen years. She has worked on the Oncology Ward, and is currently working in the Regan Employees Clinic.



She was cited for "her professional excellence and loyalty to those she serves, and her commitment to the patients' well-being, while demonstrating the highest quality of professional care, exemplary of what the award recognizes." Mrs. Coccio is a member of the first graduating class of LPN's from the Community College of Rhode Island.

intelligent, diverse and flexible opportunity for charitable giving," said Mr. Robinson. "Even for a state as small as ours, the campaign will provide access to agencies ranging from the Tomorrow Fund — a local agency helping children with cancer and working with their families to deal with the traumatic affects of this disease — to CARE — the international development and emergency aid agency. Most importantly, our appeal is locally controlled. Donors decide who much to give, and to whom their valuable contribution will go. With overhead/administrative costs at an absolute minimum, your bucks will count!

Two subcommittees were formed to enable people to be more actively involved in planning particular aspects of the campaign. The Communications/P.R. Subcommittee is designing the brochure and poster, developing the theme and content of the video, and contributing to a campaign newsletter. The Events Subcommittee is planning and executing the Kickoff and Awards ceremonies.

It is never too late to get involved. You can still join the SECA Committee, which will meet again on August 13. Please call campaign director Alan Axelrod at 521-9000 for more information. You can also join your own department's campaign committee, and help bring this appeal to all of your co-workers.

(Continued on page 12)

Thank you for your professionalism,
thank you for remembering that real
people with real problems stand behind
those membership numbers, and thank
you for caring. Noelle Sirawo

(Can this woman write a thank-you note or what?)

People accustomed to dealing with big, bureaucratic health plans are genuinely surprised and grateful for our service. And we don't do anything out of the ordinary. Unless trying to be caring, courteous, knowledgeable, patient, respectful, understanding and efficient is out of the ordinary.

Ocean State Physicians Health Plan

BUSINESS ENTERPRISES PROGRAM: PATHWAY TO ECONOMIC INDEPENDENCE

Where can you find a good cup of coffee and a fresh bagel that won't break your budget? How about a reasonably priced sandwich and some fruit salad or yogurt?

In these tight economic times, almost everyone is searching for ways to stretch their dollars by finding value for the price you pay. Blind vendors through the Business Enterprises Program of Rhode Island Services for the Blind and Visually Impaired in the Department of Human Services have offered friendly, courteous food service at the right price to city, state and federal employees for years.

This very special program has provided full-time employment to persons who are legally blind for over 40 years. The Business Enterprises Program (BEP) currently has responsibility for the development and administration of 22 vending facilities located throughout Rhode Island. Blind vendors assigned to each location are responsible for the day-to-day operation of each business. They are self-employed, independent businessmen and women working hard to make a living.

Thanks to unique federal and state legislation establishing the program, funds contributed by vendors and profits from automatic vending machines support much of the program's operating budget. The federal legislation and similar legislation in other states have resulted in the development



Ray Harwood, vendor at the William E. Powers Building, One Capitol Hill. Ray has been with the Business Enterprises Program since 1984.

of a large business enterprises program across the country. Last year, the national program generated \$388.8 million in gross income while providing opportunity and employment to over 3,500 individuals who are legally blind.

OFFICE OF TRAINING AND DEVELOPMENT COURSES

Using the TDD

Tuesday, August 18, 1992; 9 a.m.-12 noon

Instructor: George Whalen

*This course is co-sponsored with the State Building Commission

Fee \$5*

Census 90 Update: Review of Selected Social Characteristics

Wednesday, August 26, 1992; 9 a.m.-12 noon

Instructor: US Census Bureau staff

Fee \$5

Intermediate Lotus 1-2-3

5 Fridays beginning September 4, 1992;

9 a.m.-12 noon; ½ credit

Instructor: James Kenny, Ph.D.

Fee \$97

Introduction to Q & A

5 Thursdays beginning September 10, 1992;

9 a.m.-12 noon; ½ credit

Instructor: James Kenny, Ph.D.

Fee \$97

Supervisory and Management Skills

September 10, 17 and 24, 1992; 9 a.m.-4 p.m.; ½ credit

Instructor: Scott Mueller, M.S.W.

Fee \$110

Introduction to Lotus 1-2-3

5 Mondays beginning September 14, 1992, (No Class

October 12, 1992); 9 a.m.-12 noon; ½ credit

Instructor: Michael Hughes, M.A.

Fee \$97

Stress Management

7 Mondays beginning September 14, 1992 (No

Class October 12, 1992); 1 credit

Instructor: Sylvia Weber, M.S., R.N.C.S.

Fee \$95

Stereotyping and Diversity: What Does Affirmative Action have to do with Me?

5 Tuesdays beginning September 15, 1992;

9 a.m.-12 noon; ½ credit

Instructors: Geraldine Iadevaia, Nancy Kolman, Mary Diebler, Pat Ryherd, and Al Provencher

Fee \$20*

*Sponsored by the Office of Training and Development in cooperation with the State Equal Opportunity Office, R.I. Commission for Human Rights, R.I. Services for the Blind and Visually Impaired/DHS, and the Governor's Advisory Commission on Women.

Introduction to Personal Computers

Wednesday, September 16, 1992; 9 a.m.-4 p.m.

Instructor: Michael Hughes, M.A.

Fee \$35

Basic Communications

5 Mondays beginning September 21, 1992;

9 a.m.-12 noon; ½ credit

Instructor: Tina M. Rosa

Fee \$75

Introduction to Word Perfect 5.0

Course 1: 5 Tuesdays beginning September 22, 1992

Course 2: 5 Wednesdays beginning September 23, 1992

All classes meet 9 a.m.-12 noon; ½ credit

Instructors: James Davis Ed.D., and Tina M. Rosa

Fee \$97

Financial Planning for Women

Tuesday, September 22, 1992; 3 p.m.-5 p.m.

Instructor: Christine Roessel, C.F.P.

Fee \$15

Effective Interviewing Techniques

2 Wednesdays beginning September 23, 1992;

1 p.m.-4 p.m.

Instructor: Scott Mueller, M.S.W.

Fee \$30

Grantship and Fundraising

8 Thursdays beginning September 24, 1992;

9 a.m.-12 noon; ½ credit

Instructor: Peter McGrath, M.A.

Fee \$95

Effective Writing

5 Fridays beginning September 25, 1992;

9 a.m.-12 noon; ½ credit

Instructor: Donna L. Thomsen, M.Ed.

Fee \$75

Telephone 277-2877

TDD 277-6144

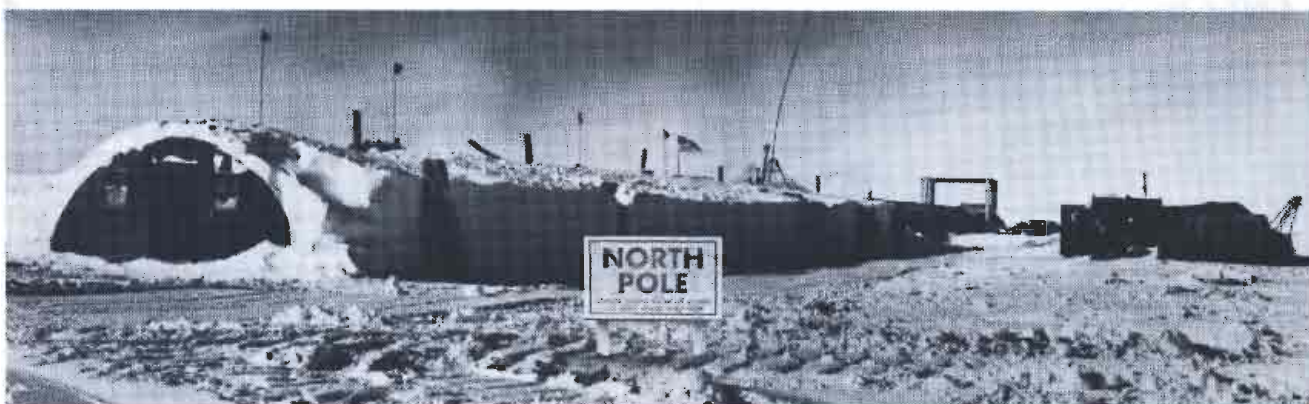
There has been a fair amount of misleading advertising out there. Contrary to recent commercials; I found it quite simple to use my Ocean State card for emergency care while traveling.
- Lisa Wirtane Small

(We couldn't have said it better ourselves.)

People are discovering that you don't have to have a big, bureaucratic health plan to get emergency coverage across the country. With Ocean State you'll have that coverage—plus the surprise of actually finding people who are courteous, respectful and pleasant to deal with.

Ocean State Physicians Health Plan

© 1991 Ocean State Physicians Health Plan



With Harvard Community Health Plan of New England, you're covered from top to bottom.

As a member of Harvard Community Health Plan of New England, there is not a place on our planet where you are not covered. Whether you need an appendectomy in Acapulco, have a sprained ankle in Singapore, or you're knocked out in Nome, you don't have to worry. You're covered.

If you're traveling on business or vacation and you become unexpectedly ill or injured, we'll pay for your care from any doctor or hospital. Just notify us within 48 hours if you are hospitalized, and we'll take care of the rest. We'll even pay for the phone call.

*Outpatient prescription drugs not covered outside enrollment area.

You see, at Harvard Community Health Plan of New England, the term "comprehensive coverage" isn't just an empty promise. It's a commitment we prove every day.

So no matter where in the world life takes you, from the North Pole to the South Pole and everywhere in between, with Harvard Community Health Plan of New England you can take the peace of mind of knowing you're covered* right along with you.

Attention State Employees.
Now's the time to enroll.

 Harvard Community Health Plan of New England
THE PLAN FOR LIFE.
1-800-444-1210



ACORN MEDICAL ASSOCIATES, FLYING DUTCHMAN LUTHERAN • ALBANY MEDICAL ASSOCIATES • ALBANY HEALTH CENTER • BRANTFORD HEALTH CENTER • BRIMLEY HEALTH CENTER • CAMBRIDGE HEALTH CENTER • ENGLISHTOWN HEALTH CENTER • GRAFTON HILLSIDE MEDICAL ASSOCIATES

Attention State
Employees.
Now's the time
to enroll.



If you haven't looked at Harvard Community Health Plan of New England lately, remember what people used to think of as high fidelity.

In today's fiercely competitive marketplace, a new idea becomes old very quickly. Like the 8-track tape, if it doesn't evolve, it dies.

At Harvard Community Health Plan of New England, our new idea—controlling health care costs by eliminating expensive middlemen and directly managing the care our physicians provide to our members—has been evolving for over 20 years.

For example, Harvard Health now offers a variety of plans, so you can choose the cost and coverage to suit your company.

We have grown into one of the region's largest providers, with 45 locations serving 5700 companies and half a million members.

We have developed a system for monitoring our own performance. In our most recent survey, our patients expressed over 90% satisfaction with the quality of our physicians, and the overall quality of our care.

All of which helps explain why we were rated the #1 HMO in New England (#3 in the country) for the second year in a row.*

And yet, our average annual increase over the last five years was the lowest of any competitor.

So, if you still think that Harvard Health is singing the same old song, maybe you should take another look. Or maybe you'd rather listen to some old 8-tracks.

For more information call 1-800-431-1070.

 **Harvard Community
Health Plan of New England**
THE PLAN FOR LIFE.

*According to HealthPlan Management Services/HMO Buyer's Guide.

WINTHROP COMMUNITY HEALTH CENTER • WINTHROP & WINDHAM • PLAINFIELD HEALTH CENTER • PLYMOUTH MEDICAL ASSOCIATES • RIVERVIEW & NORTH ANDOVER • PLAINFIELD HEALTH CENTER • PROVIDENCE HEALTH CENTER • QUINCY HEALTH CENTER • QUINCYVILLE HEALTH CENTER

HEALTH TIPS

from HealthMate

Don't smoke.



Quitting smoking is the number one way to decrease your risk for diseases ranging from lung cancer to heart disease.

Don't get stressed out.



A constant state of anxiety and stress can rob you of vital energy and enthusiasm.

Exercise.



Pick exercises you like and can stay with for life. Continuous exercises—aerobics, walking, jogging, dancing, swimming, and biking are better for you. (Note: If you are over 35 and know you have heart disease or the risk factors for heart disease, you should talk over your exercise plans with your doctor.)

A good health care plan provides more than just coverage for you and your family against sickness or injury. It covers *preventive services* that help reduce your health risks for serious disease and illness. For seven years, HealthMate has provided coverage aimed at keeping State of Rhode Island employees and their families healthy, as well as keeping out-of-pocket expenses to a minimum.

State employees have responded by making HealthMate the plan of choice among both active and retired employees, with more than 20,000 members currently enrolled in the plan. With HealthMate, you're covered for the following preventive services:*

- Periodic routine physicals (with a \$5 co-payment)
- Pap smears and mammograms
- Pre-natal care
- Annual eye examination

In addition to these benefits, HealthMate also provides its members with a quarterly newsletter, *HealthMate Dimensions*, which features news and information devoted to health and wellness issues.

Good preventive care begins with awareness. For starters, you should *know your own body*, noticing even slight changes in temperature, weight, your skin's appearance, appetite and bowel or bladder habits. You should also *know your medical history*, including your own general health, your family's health and previous doctors, medicines and/or operations.

Remember, it's just as important to stay healthy as it is to take care of yourself and your family during an illness or injury. And no other health plan is as concerned about your health and well-being than HealthMate, from Blue Cross & Blue Shield of Rhode Island. This open enrollment season, join the thousands of state employees who've made the healthy switch to HealthMate.



Take care of your heart.



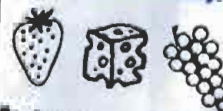
Keeping your blood cholesterol at a healthy level reduces your risk of developing coronary heart disease.

Use sense in the sun.



Ninety (90%) of all skin cancers are caused by overexposure to the sun. However, early detection and prompt removal are crucial to successful treatment.

Lose weight safely.



For long term weight loss, aim to lose one to two pounds per week. Don't starve yourself, eat a balanced diet with a variety of foods such as fruits and vegetables, whole cereals, lean meats, fish, dry peas and beans and low-fat dairy products.

*You're covered in full for these preventive services whenever you use participating Blue Cross & Blue Shield of Rhode Island providers. Or, you can go outside the Blue Cross & Blue Shield network and still be covered at 80% of our allowance, minus any applicable co-payments.

Some people never stop complaining about their health...



But with HealthMate, they can't complain about their health plan.



When you join HealthMate, you can always rest easy. Because with HealthMate you get more than just excellent coverage and the freedom to choose your doctors. You also get the protection, security and peace of mind you get only from Blue Cross. And that's one big reason thousands of State of Rhode Island employees have joined HealthMate since 1986. Because, after all, why should anybody have to lose sleep worrying about their health plan?



HealthMate

SAVING TODAY FOR TOMORROW

The Aetna logo is displayed in white, bold, sans-serif font against a solid black rectangular background.

Here's the truth about money: you get it, you spend it. If you want to have a comfortable, worry-free retirement, you have to stop some of that cash before it gets away. You have to save. And that's something that's not always easy to do. In order to get good at it, we need to un-do some myths.

"I can't afford to save"

Some people put off saving for the future because they look at their current earnings on a paycheck-by-paycheck basis. They see enough to cover necessities and not much more. The fact is that over your lifetime you will earn a great deal of money. If you earn \$2,000 per month, over 30 years (without a raise) you could make \$720,000.

Where does all that money go? For one month, write down every single thing you spend money on. This will let you know where your money is going and indicate some areas where you might be able to save a little money. Regardless of how little of how much you earn, setting aside money each month is the key to accumulating a sizeable amount over the years.

It seems the more you have the more you spend. There will never be anything left over for savings if you wait until the end of the month to save what's left of your paycheck. Try this instead. When the check comes in, take a percentage off the top and deposit it. Don't worry, you should be able to get by on the 85% to 90% you keep for your expenses. Do this religiously. The result will astound you.

You're going to start saving your money today. Now what?

In addition to personal savings, it's a good idea to start putting money into a tax favored retirement plan. Not only does a retirement plan help you save for the future, it helps you reduce your tax bill today because you can deduct contributions from your total income (subject to annual maximums). It also accumulates faster because investment earnings are tax deferred too. That is, you don't have to pay federal taxes on it until you receive the money. And at retirement, you may be in a lower tax bracket.

Remember, setting aside a small portion of your income each month can help you accumulate a sizeable amount over the years. This accumulated money can help you meet life's challenges with confidence.

The cost of waiting to save could make financing your retirement later many times more expensive than you can afford when you get around to it. How expensive you ask? If you assume an 8% compounded rate of return, accumulating a mere \$100,000 for retirement at age 65 would cost you \$29 per month if you begin at age 25; \$68 per month if you wait until age 35 to begin; \$170 per month would be needed at age 45; and \$547 per month would be needed if you wait until age 55 to begin. As you can clearly see, it's expensive to put off saving for the future . . . why **not** begin NOW?!

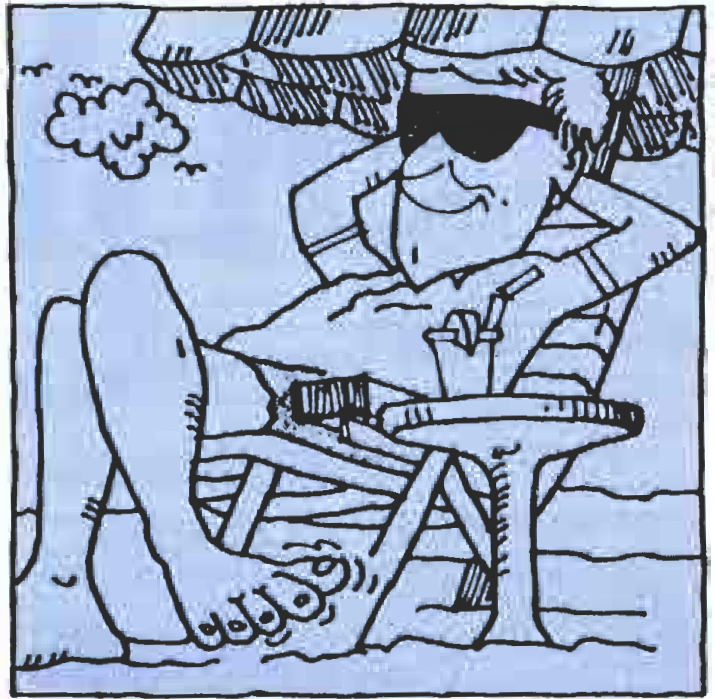
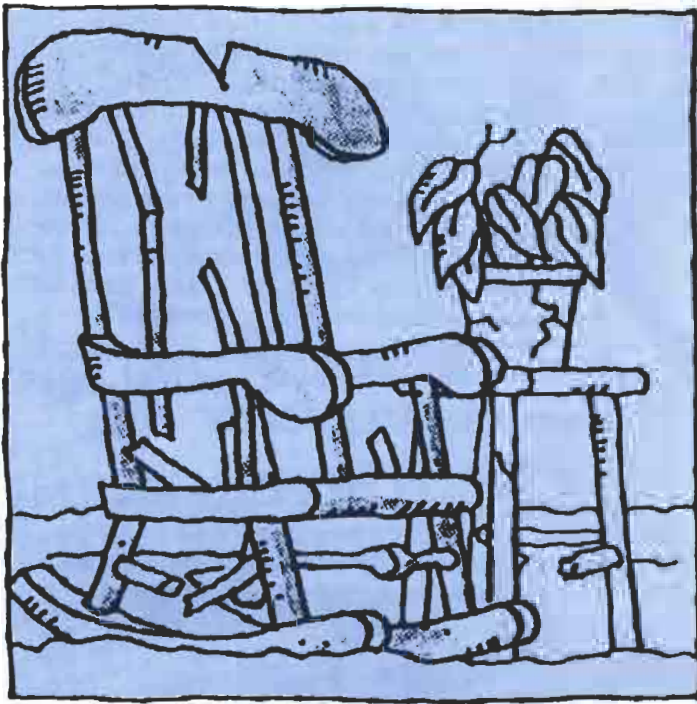
How would you begin? Begin by contacting your Benefits Coordinator to request information about your employer's Section 457 Deferred Compensation program. Make an appointment with a registered representative who will explain the program in detail, and ask for a "net pay illustration". This will show you how much you can afford to set aside with minimal impact to your take-home pay. Also ask the registered representative for a projection of what your investment might earn over time at various interest rates. If you would like to know more about the plan offered through Aetna Life Insurance and Annuity Company, please contact us at the address listed below.

The hardest step is the first one. But if you start planning when you're young, the climb will be an easy stroll up a gentle slope. On the other hand, the longer you wait to get started, the steeper that slope will be. Still possible, but a bit strenuous.

Retirement planning is easy, but it requires thought and self-discipline. It's like practicing a piano: If you want to get good, you just have to do it!

AETNA LIFE INSURANCE AND ANNUITY COMPANY

50 HOLDEN STREET, SUITE 100
PROVIDENCE, RI 02908
(401) 456-2902 .



How Well Will You Retire?

Whether or not you can afford to retire is not the question. We're all going to do it at some point in our career.

The real question is how well you will retire.

With your employer's Deferred Compensation Plan underwritten by Aetna Life Insurance and Annuity Company, you can save before-tax dollars towards your retirement. They'll accumulate tax-deferred until you retire. You won't pay any taxes until you take a distribution from the Plan.

Personal savings can make all the difference in the world. By starting now, you can enjoy the lifestyle you deserve after all those working years.

For more information about the program,
please contact:

Aetna Life Insurance and Annuity Company
Suite 100
50 Holden Street
Providence, RI 02908
(401) 456-2900



DEFERRED COMPENSATION

(Continued from page 1)

	After-tax Savings	Deferred Compensation
Monthly contribution	\$ 150.00	\$ 150.00
Less income tax (28%)	-42.00	None
Net monthly contribution	108.00	150.00
Net yearly contribution	\$ 1,296.00	\$ 1,800.00
AFTER 10 YEARS		
Total contribution	\$12,960.00	\$18,000.00
Investment earnings at 9%*	+7,107.65	+10,662.90
Less income tax on earnings (28%)	-1,990.14	None
TOTAL	\$18,077.51	\$28,662.90**
AFTER 20 YEARS		
Total contributions	\$25,920.00	\$36,000.00
Investment earnings at 9%*	+36,149.74	+60,518.42
Less income tax on earnings (28%)	-10,121.93	None
TOTAL	\$51,947.81	\$96,518.42**

*9% rate of earnings is a hypothetical figure chosen for illustration only.

**This figure is pre-withdrawal and the amount shown will be subject to income tax.

With the 10% restoration of salary to all positions, it is important for employees to become more knowledgeable about this useful benefit option. To receive information on enrollment and investment choices, I urge you to contact one or all of the five participating carriers:

Aetna	Equitable	IDS	Lincoln	VALIC
456-2900	738-8320	789-1120	946-0677	521-8666

WOMEN SWEEP ELECTION

(Continued from page 1)

want to join the system so, the only alternative was to get rid of the system." (Linda Riendeau, President)

"To help make the changes in our union that the membership wanted. To bring the voice of the membership back into the union." (Gail McNamee, Vice-President)

"During my career as a state employee, I have witnessed the decline of what was once a strong and effective alliance. I remember when the union and its representatives would stand by and honestly fight for its members. I would like to help bring the union back to an honest, strong effective and proud membership again." (Eileen Chece, Trustee)

Although the women are jubilant that so many of their gender "made it", the winners insist that what everyone wanted was change, and that an all male slate might have accomplished the same thing — that is, oust the entrenched 'Old Boy' leadership.

Dissatisfied with a union leadership that many felt ignored the membership in general, and women members in particular, the women organized and came up with a slate. And the result, as they say, is history.

An enthusiastic, hard working, well organized opposition

with the support of the majority of the members, proved to be the formula that was unbeatable.

As President Linda Riendeau put it:

"I am ecstatic that the entire slate of twelve that we worked so hard to put together, was elected. The goal was to put a slate together that was willing to work hard to get the Local back to the members. We were very organized, and with that organization, we were able to get a record 73% of the eligible members out to vote. I am proud to be elected as the President of Local 2448, and I know that I will do everything I can to represent all of its members."

"YOUR BUCKS WILL COUNT"

(Continued from page 2)

In these difficult times, many people are feeling the pinch, Mr. Robinson said. But it's important to remember how vital your gift is to people who have far less than ourselves. "So when you're asked — and you will be asked — please give generously."

For confidential help in...

DOING YOUR BEST AS A SINGLE PARENT

Call RIEAP-1-800-445-1195
Employee Assistance Services

For confidential help in...

DEALING WITH MONEY PROBLEMS

Call RIEAP-1-800-445-1195
Employee Assistance Services

For confidential help in...

EASING THE BURDEN OF STRESS

Call RIEAP-1-800-445-1195
Employee Assistance Services